IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): George H. Butcher III : Group Art Unit: 3693

Serial No.: 09/823,376 : Examiner: Jason Borlinghaus

Filed: March 30, 2001

Attorney Docket No.: 006878.111401

For: A METHOD OF STRUCTURING

A CREDIT HAVING A

REPAYMENT OBLIGATION

AMENDMENT IN RESPONSE TO MAY 18, 2007 OFFICE ACTION

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on May 18, 2007 in connection with the above-identified patent application. The May 18, 2007 Office Action provided a period of 3 months in which to file a response, i.e., by August 18, 2007. August 18, 2007 was a Saturday and August 19, 2007 was a Sunday. Accordingly, this Amendment is being timely filed on Monday, August 20, 2007.